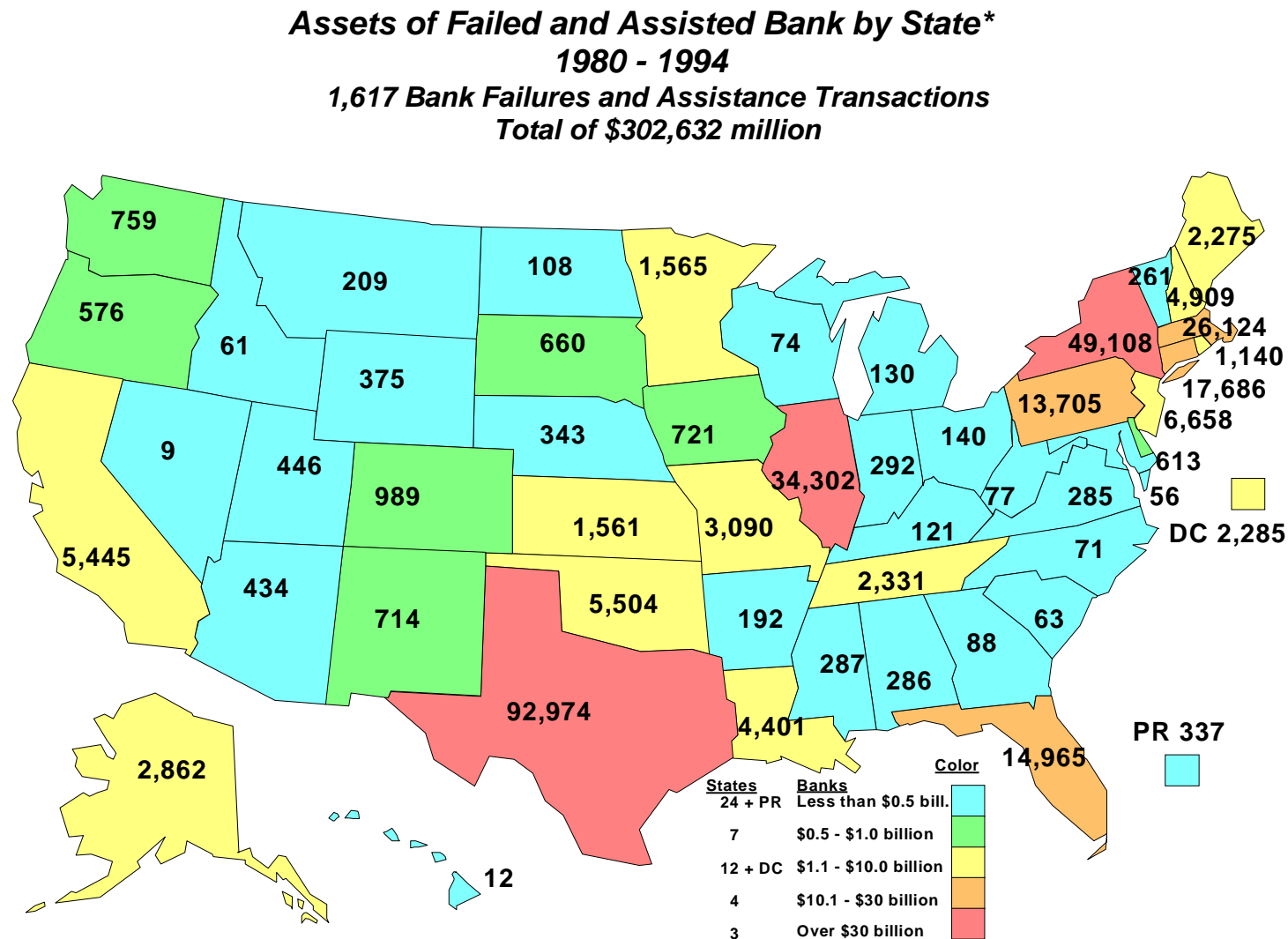


Figure 4



* Asset data refers to assets of banks existing on December 31, 1979, plus assets of banks newly chartered as of the date of failure, merger, or December 31, 1994, whichever is applicable.

Source: Reports from FDIC Division of Research and Statistics